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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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of 12

Complete if Known

Application Number	09/981,642
Filing Date	October 16, 2001
First Named Inventor	Peter Melchior
Art Unit	3691
Examiner Name	Bijendra K. Shrestha
Attorney Docket Number	13364/1026

U. S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		Number-Kind Code ² (if known)		Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5,359,509	10-25-1994	
		US- 5,644,727	07-01-1997	
		US- 5,704,044	12-30-1997	
		US- 5,732,400	03-24-1998	
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		US- 6,739,517	05-25-2004	
		US- 7,047,219	05-16-2006	
		US-		

FOREIGN PATENT DOCUMENTS				
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		Country Code ² Number ³ Kind Code ⁴ (if known)		Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		WO 96/12242	04-25-1996	
		WO 02/035514	04-25-2002	

Examiner Signature	Date Considered
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*EXAMINER Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Mohamad, Packeer, "Examining Cash-Flow Forecasts," New Straits Times, Kuala Lumpur, December 10, 1996. 5 pages.	
		Watterson, P., "Credit Default Swaps....," Credit [online], Nov. 2002 [retrieved Mar. 28, 2007] from URL < http://www.srz.com/files/article-november02-creddefaultswaps.pdf >	

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